

1c803 U.S. PAT  
02/13/01

# IN THE UNITED STATES PATENT AND TRADEMARK OFFICE REQUEST FOR FILING NATIONAL PATENT APPLICATION

Under 35 USC 111(a) and Rule 53(b)

PATENT APPLICATION

Commissioner of Patents  
Washington, D.C. 20231

WITH SIGNED DECLARATION

NONPROVISIONAL  
NON REISSUE  
NON PCT NAT PHASE

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1c841 U.S. PAT  
09/781310  
02/13/01

Sir:

Herewith is the PATENT APPLICATION of  
Inventor(s): BREEDEN, et al.

Title VINTAGE MATURATION ANALYTICS FOR PREDICTING  
BEHAVIOR AND PROJECTING CASH FLOW FOR  
CUSTOMER. . . OR MANAGEMENT CHANGES

Atty. Dkt.: P 272852  
M# Client Ref

including:

Date: February 13, 2001

1. Specification: 42 pages (only spec. and claims) 2. ☐ Specification in non-English language
3. Declaration ☐ Original ☒ Facsimile/Copy ☒ Abstract 1 page(s); 66 numbered claims
4. ☒ Drawings: 6 sheet(s) ☐ informal; ☒ formal of size: ☐ A4 ☒ 11"
5. ☒ See top first page re prior Provisional, National or International application(s). ("X" box only if info is there and do not complete corresponding item 5 or 6). (Prior M# SN )
6. **AMEND the specification** please by inserting before the first line: -- This is a ☐ Continuation-in-Part ☐ Divisional ☐ Continuation ☐ Substitute Application (MPEP 201.09) of:
- 6(a) ☐ National Appn. No. / filed (M# )
- 6(b) ☐ International Appn. No. filed
- which designated the U.S., and that International Application ☐ was ☐ was not published under PCT Article 21(2) in English.--
7. ☒ **AMEND the specification** by inserting before the first line: -- This application claims the benefit of U.S. Provisional Application No. 60/ 184,190 , filed February 22, 2000 . --
8. ☒ Attached is an assignment and cover sheet. Please return the recorded assignment to the undersigned.
9. ☐ Prior application is assigned to

by Assignment recorded Reel Frame

10. **FOREIGN** priority is claimed under 35 USC 119(a)-(d)/365(b) based on filing in (country)
- 11.

Application No.	Filing Date	Application No.	Filing Date
(1)		(2)	
(3)		(4)	
(5)		(6)	
(7)		(8)	
(9)		<input type="checkbox"/> See 3rd page for additional priorities	

12. (No.) Certified copy (copies): ☐ attached; ☐ previously filed (date) filed on in U.S. Application No. /
13. Small entity status ☐ is not claimed; ☒ is claimed (Pre-filing confirmation required)
- 13(a). ☐ Attached: (No.) Small Entity Statement(s) (since 9/8/00 small entity statement(s) not essential to make claim)

14. DOMESTIC/INTERNATIONAL priority is claimed under 35 USC 119(e)/120/365(c) based on the following provision(s):  
nonprovisional and/or PCT international application(s):

Application No.	Filing Date	Application No.	Filing Date
(1)		(4)	
(2)		(5)	
(3)		(6)	

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

**REQUEST AND CERTIFICATION  
UNDER  
35 U.S.C. 122(b)(2)(B)(i)**

First Named Inventor	BREEDEN, et al.
Title	VINTAGE MATURATION ANALYTICS... MANAGEMENT CHANGES
Atty Docket Number	80969-272852

PRO  
09 781310  
02/13/01

I hereby certify that the invention disclosed in the attached application **has not and will not** be the subject of an application filed in another country, or under a multilateral agreement, that requires publication at eighteen months after filing. I hereby request that the attached application not be published under 35 U.S.C. 122(b).

17 Feb 01  
Date

  
Signature

Stephen C. Glazier

Typed or printed name

This request must be signed in compliance with 37 CFR 1.33(b) and submitted with the application **upon filing**.

Applicant may rescind this nonpublication request at any time. If applicant rescinds a request that an application not be published under 35 U.S.C. 122(b), the application will be scheduled for publication at eighteen months from the earliest claimed filing date for which a benefit is claimed.

If applicant subsequently files an application directed to the invention disclosed in the attached application in another country, or under a multilateral international agreement, that requires publication of applications eighteen months after filing, the applicant **must** notify the United States Patent and Trademark Office of such filing within forty-five (45) days after the date of the filing of such foreign or international application. **Failure to do so will result in abandonment of this application (35 U.S.C. 122(b)(2)(B)(iii)).**

Burden Hour Statement: This collection of information is required by 37 CFR 1.213(a). The information is used by the public to request that an application not be published under 35 U.S.C. 122(b) (and the PTO to process that request). Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This form is estimated to take 5 minutes to complete. This time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.